

**Exhibit 3-F**

**Letter Requesting Missing Information for Short Sale**

**Homecomings Financial**

*A GMAC Company*

PO Box 205

Waterloo, IA 50704-0205

01/24/09

ABOSEDE EBOWEME

4617 COVINGTON COURT

GRAND PRAIRIE TX 75052

RE: Account Number [REDACTED]  
Property Address 4617 COVINGTON COURT

GRAND PRAIRIE TX 75052

Dear ABOSEDE EBOWEME

The documents you submitted in your support of a loss mitigation alternative are incomplete. Additional information is required before a decision can be made.

The following information and/or documents are required:

- ☐ Written explanation of your financial difficulties
- ☐ Complete financial statement (enclosed)
- ☒ Copy of the most recent paystub for all borrowers on the mortgage or any other source of income. A 6 month profit/loss statement is required if you are self- employed.
- ☐ Copy of your current bank statement
- ☐ Copy of Purchase and Sale Agreement
- ☐ Copy of Listing Agreement
- ☐ Copy of escrow estimated net sheet, including closing costs and realtor commission
- ☐ Complete HUD Forms 90036 and 90038 (enclosed)
- ☐ A written statement of the amount currently saved for a contribution if a workout is approved. Please do not send any money at this time.
- ☐

01/24/09

Account Number [REDACTED]

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If the requested information and/or documents are not received by 2/6/2009, we will presume that no assistance is needed and the pending review of your request for a loss mitigation alternative will be canceled.

You may fax the requested documents to 866.709.4744. If you have any questions concerning this matter, please contact our department at 800-799-9250, extension .

**Notice - This is an attempt to collect debt and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced loan, not as a personal liability.**

Pre-Loss Mitigation Analyst  
Loss Mitigation Department

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